Amendments to the Specification:

Please replace the paragraph beginning at page 1, line 3 with the following rewritten paragraph:

--This application is related to the following co-pending applications filed on even date herewith:

Serial No. 09/751,828 entitled "System, Method and Program for Creating and Distributing Processes in a Heterogeneous Network," Serial No. 09/752,219 entitled "System, Method and Program for Creating an Authenticatable, Non-repudiatable Transactional Identity in a Heterogeneous Network," Serial No. 09/751,823 entitled "System, Method and Program for Identifying and Binding a Process in a Heterogeneous Network," and Serial No. 09/752,072 entitled "System, Method and Program for Bidding for a Best Solution Process Execution in a Heterogeneous Network," all by inventor Shlomi Harif--

Please replace the paragraph beginning at page 8, line 3 with the following rewritten paragraph:

--The problems outlined above are in large part addressed by a system, method, and program for allowing a client to utilize the resources of a host where the client and host reside on a heterogeneous network. Utilizing resources could include creating, distributing, and executing processes in a secure manner in which non-repudiatable fiduciary responsibilities could exist. For example, a client could request process execution on a host by providing data to a third, mutually trusted member of the heterogeneous network. This third member could be a network server. This network server could also either be a financial institution or could communicate directly with a financial institution. The client could be fiscally responsible to each member of the heterogeneous network required to execute the process. The network server may also act as an intermediary between the client and the host in negotiating a price for the execution of the process. The server could provide the process to be executed to a network host. This may be accomplished by "binding" the information provided by the client with programming instructions to create independent mobile processing robots, or agents. These agents could be propagated to the host. The processing of the agent could be secure, as the server could carefully examine the data and its associated processing instructions prior to propagation. The agent could be packaged such that the required processing could execute without violating the host's security. Consequently, the agent would not be able to violate the security of the host, and the agent could execute as a virtual machine. Further, the host would not be able to access the client's executing process. Therefore, the host would not access the client's data, nor would the client's executing process affect the host's processes or integrity. Also, the client and the host could each remain anonymous .--

Please replace the paragraph beginning at page 12, line 16 with the following rewritten paragraph:

-Program instructions 42 may include various program instructions used to implement functions of network client 12, such as program instructions used to implement the methods described herein. An embodiment of program instructions 42 is illustrated in Fig. 2. As shown, program instructions 42 may comprise Source Identification Packet Creation Program 421, Payload Creation Program 422, Task Identity Receiving Program 423, Financial Charge Receiving Program 424, or Encryption/ Decryption Program 425. Storage device 48 thus includes data and programming instructions used to provide payload 30 to the network server 14. A payload is a specialized set of programming instructions that the network client 12 provides to the network server 14 to request processing. Included with this definition is the concept of wrapping data packets with addressing information, executable instructions, routing instructions, security information, arbitration information, authentication information, packet size, etc. A payload can therefor therefore be deemed data and control information within a wrapped packet of information sent across the heterogeneous network using known packet transmission protocols exiting within the transport layer of the OSI model. "Processing" as used herein may refer to any function, action, or computation that may be accomplished using a heterogeneous network.--

Please replace the paragraph beginning at page 13, line 15 with the following rewritten paragraph:

--Payload 30 is shown in the block diagram of Fig. 3. The payload 30 enables the network server 14 to provide a process to the network host 16. Payload 30 provides parameters to define the requested processing. In an embodiment, the payload enables the server to instantiate a certified code object, or agent 20 of Fig. 1. An agent is an automatic software process that may coordinate with other agents to perform some collective task. Agents will be described in more detail below. The payload 30 may be provided to the network server 14 encased in an encryption and authenticated key. In an embodiment, the payload contains a set of programming instructions 302, data set 304, and a task id 305, which contains security permissions 306, and financial data 308 312.--

Please replace the paragraph beginning at page 16, line 11 with the following rewritten paragraph:

--The payload also includes financial data 308 312, which may include a cost-accounting reference indicating how each agent's activities are to be charged (or how the process is to be charged if

agents are not used). The propagational limits may or may not be associated with a cost-accounting reference. For example, the network client 12 may only have a limited amount of funds to pay for executing the process, or the network client 12 may need fast, reliable execution at any price. In either case, the propagation of the agent 20 would be affected by the payload's constraints. If the propagation of the agents involves numerous, distinct tasks, the client may want individual sub-accounts to be charged. Financial data 308 312 may also include account information and payment authorization information.--

Please replace the abstract beginning at page 40, line 6 with the following abstract:

--In a system, method and program for enabling electronic commerce, a network host provides a service using the network to a network client in exchange for payment while maintaining anonymity and security. An embodiment of the system includes a networked financial resolution center, which is operably coupled to the network host and network client. The financial resolution center is adapted to maintain financial accounts for the network host and the network client. The financial resolution center is further adapted to resolve the payment for the service and is further adapted to maintain confidentiality as to the identities of the network client and the network host. An embodiment of the method includes receiving a charge for the network host, assigning the charge to the network client, and resolving the charge via the financial accounts for the network client and network host while maintaining confidentiality.--